

IN THE CLAIMS:

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Please cancel Claims 21-149, without prejudice, and please add the following new Claims 150-304 as follows:

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-- 150. An apparatus for providing employee benefits information, comprising:

a receiver for receiving at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit;

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a database for storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information;

a processing device, wherein the processing device processes the request for employee benefits information utilizing the employee benefits information stored in the database, wherein the processing device is capable of

processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing a request for employee benefits information regarding at least one of pension benefits information and retirement benefits information, wherein the processing device is capable of processing information regarding at least one of the submission of a claim for an employee benefit and the request for a status of a claim for an employee benefit, wherein the processing device generates a message containing a response to the request for employee benefits information; and

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a transmitter for transmitting the message to a , communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

151. The apparatus of Claim 150, wherein the employee benefits information is associated with an employment relationship.

152. The apparatus of Claim 150, wherein the

employee benefits information is associated with an independent contractor relationship.

153. The apparatus of Claim 150, wherein the database contains information regarding at least one of vacation time, personal time, and sick time, and further wherein the message contains information regarding at least one of vacation time, personal time, and sick time.

154. The apparatus of Claim 150, wherein the message contains at least one of healthcare insurance information, disability insurance information, life insurance information, pension benefits information, and retirement benefits information.

155. The apparatus of Claim 150, wherein the healthcare insurance information includes information regarding at least one of a healthcare provider, a medical insurance provider, a dental insurance provider, a health maintenance organization, a major medical provider, health maintenance organization information, medical insurance information, major medical insurance information, dental insurance information, mental health insurance information, prescription eye care insurance information, an available

healthcare insurance benefit, instructions for obtaining or claiming a healthcare insurance benefit, a health-care participant, a healthcare insurance plan coverage, a healthcare insurance benefit co-payment or deductible, healthcare insurance benefits claim information, and a status of a healthcare insurance benefits claim.

156. The apparatus of Claim 150, wherein the disability insurance information includes information regarding at least one of a disability insurance provider, a short-term disability insurance provider, a long-term disability insurance provider, an available disability insurance benefit, instructions for obtaining or claiming a disability insurance benefit, a disability insurance plan coverage, a disability insurance co-payment or deductible, disability insurance claim information, and a status of a disability insurance claim.

157. The apparatus of Claim 150, wherein the life insurance information includes information regarding at least one of a life insurance provider, an available life insurance benefit, instructions for obtaining or claiming a life insurance benefit, a life insurance plan coverage, a

life insurance co-payment or deductible, life insurance claim information, and a status of a life insurance claim.

158. The apparatus of Claim 150, wherein the message contains information regarding at least one of a credit union, a bank, an available credit union or banking service, instructions for obtaining or claiming a credit union or banking benefit, an employee savings account, loan information, mortgage information, a savings interest rate, a loan rate, and a mortgage rate.

159. The apparatus of Claim 150, wherein the at least one of pension benefits information and retirement benefits information includes information regarding at least one of a pension benefits provider, information concerning a pension benefit service provided, instructions for obtaining a pension benefit, information regarding an employee pension account, pension benefits loan information, information regarding at least one of a pension benefit available, a vested pension benefit, and an unvested pension benefit, an availability of a pension benefit, a status of a pending pension benefits claim, a retirement benefits provider, an employee's retirement benefit, a retirement savings account, retirement benefits

loan information, a stock account, a mutual fund account, a stock option account, a retirement benefits at least one of savings interest rate, loan interest rate, and mortgage interest rate, instructions for claiming a retirement benefit, information regarding a retirement investment vehicle, instructions for making an account deposit or a withdrawal, a deposit or withdrawal procedure, a retirement account balance, a retirement account vested amount, a retirement account unvested amount, and at least one of financial advise, planning information, and forecasting information, regarding at least one of a pension benefits account and a retirement benefits account.

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160. The apparatus of Claim 150, wherein the message contains information regarding at least one of a provider of an employee discount and a buying service at least one of a goods provider, a services provider, and a discount club, at least one of a good and a service offered under at least one of an employee discount program and a buying service program, instructions for ordering at least one of a good and a service under at least one of an employee discount program and a buying service program, instructions for at least one of making a purchase, placing an order, obtaining customer service, and checking an order

status under at least one of an employee discount program and a buying service program.

161. The apparatus of Claim 150, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, a palmtop computer, and a personal communication device.

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162. The apparatus of Claim 150, wherein the communication device is at least one of a television and an interactive television.

163. The apparatus of Claim 150, wherein the communication device is a kiosk.

164. The apparatus of Claim 150, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

165. The apparatus of Claim 150, wherein the apparatus is utilized on or over at least one of a telecommunication network, a satellite communication network, a radio communication network, a digital

communication network, a digital satellite communication network, a personal communications services network, a cable television network, a broadband communication network, and a low earth orbiting satellite (LEOs) network.

166. The apparatus of Claim 150, wherein the apparatus is utilized on or over an intranet.

167. The apparatus of Claim 150, wherein the apparatus is at least one of a network computer, a server computer, and an Internet server computer.

168. The apparatus of Claim 150, wherein the apparatus provides at least one of information regarding an employment status, information regarding benefits provided to an employee, information regarding benefits, instructions for obtaining or claiming a benefit, information for making a benefit election, information for making a change to a benefit, information for changing an investment in at least one of a savings account, a pension account, and a retirement account, and information for applying for an additional benefit.



169. The apparatus of Claim 150, wherein the apparatus is utilized to at least one of make a purchase and place an order in connection with at least one of an employee discount program and a buying service.

170. The apparatus of Claim 150, wherein the employee benefits information is updated in real-time.

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171. The apparatus of Claim 150, wherein the message contains information regarding at least one of an employee's name, an address, a social security number, a date of birth, a date of hire, a job title, a length of service, a salary, withholding taxes, employee wage information, payroll information, salary information, at least one of payroll withholdings and deductions information, tax exemption status information, company stock account information, stock option account information, equity interest account information, a number of dependents, federal withholding taxes, state withholding taxes, local withholding taxes, social security taxes, disability taxes, disability withholding taxes, retirement deductions, pension deductions, IRA deductions, 401K deductions, SEP deductions, savings deductions, savings bond deductions, stock purchase plan deductions, employer held savings accounts, credit union deductions, an employee

savings plan or program, a 401K retirement plan or program, a self-employed retirement plan or program, an employee credit union at least one of account, plan, and program, an employee savings plan or program, an employee loan plan or program, an employee discount plan or program, and a buying service plan or program.

172. The apparatus of Claim 150, wherein the message contains at least one of tuition reimbursement program information, educational assistance program information, child care or day care program information, in-house training course information, and a training course or educational course at least one of schedule information, course description information, and registration information.

173. The apparatus of Claim 150, wherein the apparatus is utilized to at least one of register for a class or course, make a request for a tuition reimbursement, and file an expense account.

174. The apparatus of Claim 150, wherein the apparatus provides information regarding at least one of a company announcement, a company calendar or schedule, a personnel directory, and an in-house job posting.

175. The apparatus of Claim 150, wherein the message contains information regarding at least one of a healthcare provider, a medical insurance provider, a dental insurance provider, a health maintenance organization, a major medical provider, health maintenance organization information, medical insurance information, major medical insurance information, dental insurance information, mental health insurance information, prescription eye care insurance information, an available healthcare insurance benefit, instructions for obtaining or claiming a healthcare insurance benefit, a health-care participant, a healthcare insurance plan coverage, a healthcare insurance benefit co-payment or deductible, healthcare insurance benefits claim information, and a status of a healthcare insurance benefits claim.

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176. The apparatus of Claim 150, wherein the processing device processes information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a healthcare insurance claim submission, and a status of a pending healthcare insurance claim.

177. The apparatus of Claim 150, wherein the processing device processes information regarding at least one of a purchase of a healthcare insurance benefit and a change in a healthcare insurance coverage.

178. The apparatus of Claim 177, wherein the apparatus provides information to an employer regarding a transaction between an employee and a healthcare benefits provider.

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179. The apparatus of Claim 150, wherein the message contains information regarding at least one of a short-term disability benefit, a long-term disability benefit, a disability benefit provided, instructions or information for obtaining or claiming a disability benefit, information regarding filing a disability insurance claim, an applicable deductible or co-payment under a plan, a referral authorization for a specialist, a disability insurance claim submission, and a status of a pending disability insurance claim.

180. The apparatus of Claim 150, wherein the processing device processes information regarding at least

one of a purchase of a disability insurance benefit and a change in a disability insurance coverage.

181. The apparatus of Claim 180, wherein the apparatus provides information to an employer regarding a transaction between an employee and a disability benefits provider.

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182. The apparatus of Claim 150, wherein the message contains information regarding at least one of a life insurance benefit, a listing of life insurance benefits available to an employee, term life insurance, whole life insurance, an explanation of a life insurance benefit provided under a benefits plan or package, a life insurance coverage, filing a life insurance claim, an applicable deductible or co-payment under a plan, a submission of a life insurance claim, and a status of a pending life insurance claim.

183. The apparatus of Claim 150, wherein the processing device processes information regarding at least one of a purchase of a life insurance benefit and a change in a life insurance coverage.

184. The apparatus of Claim 183, wherein the apparatus provides information to an employer regarding a transaction between an employee and a life insurance benefits provider.

185. The apparatus of Claim 150, wherein the apparatus is utilized to at least one of access a credit union account balance or a bank account balance, authorize or terminate a payroll deduction, order checks, make a payment, stop a payment, apply for a loan or a mortgage, and purchase a certificate of deposit or a bond, via the communication device.

186. The apparatus of Claim 150, wherein the apparatus is utilized to at least one of provide financial advice, provide information regarding a benefit offered by a credit union or a banking service provider, provide information regarding a special rate loan offered to employees, apply for a mortgage, purchase at least one of a stock, a bond, a mutual fund, and a savings bond, provide a forecast for a savings account, provide information regarding a company stock purchase made through a company-sponsored plan, and provide information regarding a savings bond purchasing plan.

187. The apparatus of Claim 150, wherein the message contains pension benefits information, wherein the pension benefits information includes at least one of a description of a pension benefit, information regarding at least one of a vested and an unvested interest, information regarding a total account value or balance, information regarding at least one of a list and a date of an employer contribution, information regarding at least one of a list and a date of an employee contribution, funds availability information, information regarding an investment vehicle, and information regarding an investment option.

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188. The apparatus of Claim 150, wherein the apparatus is utilized to at least one of allocate pension funds among investment vehicles or options, change an employee pension plan contribution on-line, file a pension benefits claim, and determine a status of a pending pension benefits claim.

189. The apparatus of Claim 150, wherein at least one of the employee benefits information includes and the message contains information regarding at least one of financial advice for managing a pension benefits account,

information regarding at least one of a special loan offering and an investment offering, information regarding a forecast for a pension account, information regarding a financial planning strategy needed to reach a goal, and information regarding a company stock purchase made through a company-sponsored plan.

190. The apparatus of Claim 150, wherein at least one of the employee benefits information includes and the message contains information regarding at least one of an employer sponsored retirement account and a self-employed retirement program or account.

191. The apparatus of Claim 150, wherein the message contains retirement benefits information, wherein the retirement benefits information includes information regarding at least one of a retirement account, at least one of an investment option and an investment vehicle, at least one of an account value and an account balance, at least one of a vested value and an unvested value, at least one of a list and a date of an employer contribution, at least one of a list and a date of an employee contribution, at least one of a list and a date of a profit sharing contribution, and at



least one of how and when account monies can be withdrawn or borrowed.

192. The apparatus of Claim 150, wherein the apparatus is utilized to at least one of allocate retirement funds among investment vehicles or options and change a contribution to a retirement account.

193. The apparatus of Claim 150, wherein the message contains information regarding at least one of an employee discount, a buying service, and a buying service which participates in an employee benefits program.

194. The apparatus of Claim 150, wherein the message contains at least one of a link and a hyperlink to at least one of the apparatus and a benefits provider computer.

195. The apparatus of Claim 150, wherein the message contains a link to at least one of an employee discount provider and a buying service provider.

196. The apparatus of Claim 150, wherein the apparatus is utilized to at least one of place an order with at least one of a goods provider and a services provider,

register with at least one of a goods provider and a services provider, subscribe to at least one of a goods provider and a services provider, and check a status of a pending order.

197. The apparatus of Claim 150, wherein the database stores information regarding an individual benefits account, wherein the individual benefits account exists independently of an employment relationship.

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198. The apparatus of Claim 150, wherein the communication device transmits at least one of an electronic mail transmission, a facsimile transmission, an electronic form submission, and an electronic form transmission, to at least one of the apparatus and a benefits provider computer.

199. The apparatus of Claim 150, wherein the apparatus is utilized to pool employees from different employers to obtain employee benefits for employees of the different employers.

200. The apparatus of Claim 150, wherein the apparatus is utilized by a benefits provider to provide information regarding at least one of a new program, a new benefit, a special program, and a benefit discount offering.

201. The apparatus of Claim 150, wherein the apparatus provides information regarding an employee who has at least one of upgraded a benefit and utilized at least one of a benefit offer, an employee discount, and a buying service.

202. The apparatus of Claim 150, wherein the employee utilizes at least one of a fund, money, and a credit, provided by the employer to obtain an employee benefit from a benefits provider.

203. The apparatus of Claim 202, wherein the employee utilizes the at least one of a fund, money, and a credit, provided by an employer to create an individual benefits account which exists independently of an employment relationship.

204. The apparatus of Claim 150, wherein the apparatus is utilized to facilitate communication between benefits providers.

205. The apparatus of Claim 204, wherein a communication between benefits providers includes at least

one of information shared between at least one of a doctor, a physician, and a healthcare provider, and a referral authorization.

206. The apparatus of Claim 150, wherein the apparatus is utilized with at least one of an intelligent agent, a software agent, and a mobile agent, wherein the at least one of an intelligent agent, a software agent, and a mobile agent, is utilized to at least one of obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefits provider, act to at least one of request a benefit or benefits information, request a service, purchase at least one of a good and a service, perform an action for or on behalf of at least one of the employee, the benefits beneficiary, the employer, the benefits administrator, and a benefits provider, report at least one of a finding and an action taken, and purchase a benefit.

207. The apparatus of Claim 150, wherein the at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit, is

transmitted to the apparatus from at least one of the communication device and at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, a palmtop computer, a personal communication device, a television, an interactive television, and a kiosk.

208. The apparatus of Claim 150, wherein at least one of the apparatus and a benefits provider computer transmits at least one of a benefits request form, a benefits information request form, a claim submission form, and a claim status form, to the communication device.

209. The apparatus of Claim 150, wherein the apparatus transmits or provides information regarding at least one of a change to a benefit, a change to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits packages, and benefits information, and a making of a payment to at least one of a deferred income

savings account and a pension account, to the communication device.

210. The apparatus of Claim 150, wherein the message contains a link to at least one of an attorney, an accountant, a management consultant, a security firm, a recruiter, an employment agency, an insurance provider, a financial institution, a goods provider, and a services provider.

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211. The apparatus of Claim 150, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

212. The apparatus of Claim 150, wherein the apparatus is utilized with at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, in order to file at least one of a medical claim form, a dental claim form, a health claim form, an insurance claim form, a financial transaction form, a financial claim form, at least

one of a goods order form and a service order form, and a benefit request form.

213. The apparatus of Claim 150, wherein the apparatus is programmed for at least one of self-activation, self-operation, automatic activation, and automatic operation.

214. The apparatus of Claim 150, wherein the message is transmitted to the communication device in real-time.

215. The apparatus of Claim 150, wherein the processing device generates a second message containing a response to the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit, and further wherein the transmitter transmits the second message to the communication device.

216. The apparatus of Claim 150, wherein the apparatus effectuates a payment pursuant to an employee benefit.

217. The apparatus of Claim 150, wherein the processing device processes information regarding the

submission of a claim for an employee benefit and provides the employee benefit.

218. The apparatus of Claim 150, wherein the apparatus at least one of communicates with and is linked to at least one of an employer computer, a health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefits provider computer, a retirement benefits provider computer, and an employee discount provider computer.

219. A method for providing employee benefits information, comprising:

receiving at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit, with a receiver;

processing the request for employee benefits information with a processing device utilizing employee benefits information stored in a database, wherein the employee benefits information includes at least one of



healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing a request for employee benefits information regarding at least one of pension benefits information and retirement benefits information, and further wherein the processing device is capable of processing information regarding at least one of the submission of a claim for an employee benefit and the request for a status of a claim for an employee benefit;

generating a message containing a response to the request for employee benefits information, wherein the message is generated by the processing device; and

transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.

220. An apparatus for providing employee benefits information, comprising:

a receiver for receiving at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit;

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a database for storing employee benefits information regarding an individual benefits account associated with an individual, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the individual benefits account enables the individual to maintain a relationship with a provider of at least one of healthcare insurance, disability insurance, life insurance, pension benefits, and retirement benefits, independently of an employment relationship;

a processing device, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance

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information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing a request for employee benefits information regarding at least one of pension benefits information and retirement benefits information, wherein the processing device at least one of processes the request for employee benefits information utilizing the employee benefits information stored in the database, processes information regarding the submission of a claim for an employee benefit, and processes information regarding the request for a status of a claim for an employee benefit, wherein the processing device generates a message containing a response to the at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit; and

a transmitter for transmitting the message to a communication device associated with at least one of the individual, a benefits beneficiary, an employer, and a benefits administrator.

221. The apparatus of Claim 220, wherein the individual benefits account is utilized by the individual to

retain a benefit with a benefits provider independently of an employment relationship.

222. The apparatus of Claim 220, wherein the message is transmitted to the communication device in real-time.

223. The apparatus of Claim 220, wherein at least one of the healthcare insurance information includes and the message contains information regarding at least one of a healthcare provider, a medical insurance provider, a dental insurance provider, a health maintenance organization, a major medical provider, health maintenance organization information, medical insurance information, major medical insurance information, dental insurance information, mental health insurance information, prescription eye care insurance information, an available healthcare insurance benefit, instructions for obtaining or claiming a healthcare insurance benefit, a health-care participant, a healthcare insurance plan coverage, a healthcare insurance benefit co-payment or deductible, healthcare insurance benefits claim information, and a status of a healthcare insurance benefits claim.

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224. The apparatus of Claim 220, wherein at least one of the disability insurance information includes and the message contains information regarding at least one of a disability insurance provider, a short-term disability insurance provider, a long-term disability insurance provider, an available disability insurance benefit, instructions for obtaining or claiming a disability insurance benefit, a disability insurance plan coverage, a disability insurance co-payment or deductible, disability insurance claim information, and a status of a disability insurance claim.

225. The apparatus of Claim 220, wherein at least one of the life insurance information includes and the message contains information regarding at least one of a life insurance provider, an available life insurance benefit, instructions for obtaining or claiming a life insurance benefit, a life insurance plan coverage, a life insurance co-payment or deductible, life insurance claim information, and a status of a life insurance claim.

226. The apparatus of Claim 220, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal

digital assistant, a telephone, a handheld computer, a palmtop computer, and a personal communication device.

227. The apparatus of Claim 220, wherein the communication device is at least one of a television and an interactive television.

228. The apparatus of Claim 220, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

229. The apparatus of Claim 220, wherein the apparatus is utilized on or over an intranet.

230. The apparatus of Claim 220, wherein the apparatus is utilized to at least one of make a purchase and place an order in connection with at least one of an employee discount program and a buying service.

231. The apparatus of Claim 220, wherein at least one of the employee benefits information and information regarding the individual benefits account is updated in real-time.

232. The apparatus of Claim 220, wherein the processing device processes information regarding at least one of a purchase of a healthcare insurance benefit and a change in a healthcare insurance coverage.

233. The apparatus of Claim 220, wherein the processing device processes information regarding at least one of a purchase of a disability insurance benefit and a change in a disability insurance coverage.

234. The apparatus of Claim 220, wherein the processing device processes information regarding at least one of a purchase of a life insurance benefit and a change in a life insurance coverage.

235. The apparatus of Claim 220, wherein the communication device transmits at least one of an electronic mail transmission, a facsimile transmission, an electronic form submission, and an electronic form transmission, to at least one of the apparatus and a benefits provider computer.

236. The apparatus of Claim 220, wherein the individual utilizes at least one of a fund, money, and a

credit, provided by the employer to obtain an employee benefit from a benefits provider.

237. The apparatus of Claim 220, wherein the apparatus is utilized with at least one of an intelligent agent, a software agent, and a mobile agent, wherein the at least one of an intelligent agent, a software agent, and a mobile agent, is utilized to at least one of obtain information regarding at least one of a benefit, benefit information availability, a status of a benefit, a status of a benefit claim, and a benefits provider, act to at least one of request a benefit or benefits information, request a service, purchase at least one of a good and a service, perform an action for or on behalf of at least one of the individual, the benefits beneficiary, the employer, the benefits administrator, and a benefits provider, report at least one of a finding and an action taken, and purchase a benefit.

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238. The apparatus of Claim 220, wherein at least one of the apparatus and a benefits provider computer transmits at least one of a benefits request form, a benefits information request form, a claim submission form, and a claim status form, to the communication device.



239. The apparatus of Claim 220, wherein the apparatus provides information regarding at least one of a change to a benefit, a change to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits packages, and benefits information, and a making of a payment to at least one of a deferred income savings account and a pension account, to the communication device.

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240. The apparatus of Claim 220, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

241. The apparatus of Claim 220, wherein the message contains at least one of a link and a hyperlink to at least one of the apparatus and a benefits provider computer.

242. The apparatus of Claim 220, wherein the apparatus is utilized with at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, in order to file at least one of a medical claim form, a dental claim form, a health claim form, an insurance claim form, a financial transaction form, a financial claim form, at least one of a goods order form and a service order form, and a benefit request form.

243. The apparatus of Claim 220, wherein the apparatus is programmed for at least one of self-activation, self-operation, automatic activation, and automatic operation.

244. The apparatus of Claim 220, wherein the processing device provides the employee benefit in response to the claim for an employee benefit.

245. The apparatus of Claim 220, wherein the apparatus is utilized to at least one of register for a class or course, make a request for a tuition reimbursement, and file an expense account.

246. The apparatus of Claim 220, wherein the processing device processes information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a healthcare insurance claim submission, and a status of a pending healthcare insurance claim.

247. The apparatus of Claim 220, wherein the apparatus is utilized to at least one of access a credit union account balance or a bank account balance, authorize or terminate a payroll deduction, order checks, make a payment, stop a payment, apply for a loan or a mortgage, and purchase a certificate of deposit or a bond, via the communication device.

248. The apparatus of Claim 220, wherein the apparatus is utilized to at least one of provide financial advice, provide information regarding a benefit offered by a credit union or a banking service provider, provide information regarding a special rate loan offered to employees, apply for a mortgage, purchase at least one of a stock, a bond, a mutual fund, a savings bond, provide a forecast for a savings account, provide information regarding a company stock purchase made through a company-sponsored

plan, provide information regarding a savings bond purchasing plan, allocate pension funds among various vehicles or options, change an employee pension plan contribution on-line, file a pension benefits claim, determine a status of a pending pension benefits claim, allocate retirement funds among various investment vehicles or options, and change a contribution to a retirement account, via the communication device.

249. The apparatus of Claim 220, wherein the apparatus is utilized to at least one of place of an order with at least one of a goods provider and a services provider, register with at least one of a goods provider and a services provider, subscribe to at least one of a goods provider and a services provider, and check a status of a pending order.

250. The apparatus of Claim 220, wherein the at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit, is transmitted to the apparatus from at least one of the communication device and at least one of a personal computer, a desktop computer, a laptop computer, a personal

digital assistant, a telephone, a handheld computer, a palmtop computer, a personal communication device, a television, and interactive television, and a kiosk.

251. The apparatus of Claim 220, wherein the apparatus at least one of communicates with and is linked to at least one of an employer computer, a health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefits provider computer, a retirement benefits provider computer, and an employee discount provider computer.

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252. A method for providing employee benefits information, comprising:

storing employee benefits information regarding an individual benefits account associated with an individual, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, and further wherein the individual benefits account enables the individual to maintain a relationship

with a provider of at least one of healthcare insurance, disability insurance, life insurance, pension benefits, and retirement benefits, independently of an employment relationship, wherein the employee benefits information is stored in a database;

receiving at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit, with a receiver;

at least one of processing a request for employee benefits information utilizing the employee benefits information stored in the database, processing information regarding the submission of a claim for an employee benefit, and processing information regarding the request for a status of a claim for an employee benefit, with a processing device, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing a request for employee benefits information regarding at least

one of pension benefits information and retirement benefits information;

generating a message containing a response to the at least one of a request for employee benefits information, a submission of a claim for an employee benefit, and a request for a status of a claim for an employee benefit, wherein the message is generated by the processing device; and

transmitting the message to a communication device associated with at least one of the individual, a benefits beneficiary, an employer, and a benefits administrator.

253. An apparatus for providing employee benefits information, comprising:

a database for storing information regarding at least one of a benefit, a benefits package, and a benefits pricing, provided by a benefits provider, and information regarding at least one of a benefits requirement and a need for benefits associated with at least one of an employer, an employee, and an individual;

a processing device for processing the information regarding the at least one of a benefit, a benefits package, and a benefits pricing, with the information regarding the at least one of a benefits requirement and a need for benefits, wherein the processing device identifies a benefits provider for providing at least one of a benefit, benefits, and benefits information, for the at least one of a benefits requirement and a need for benefits, and further wherein the processing device generates a message containing information regarding the benefits provider, wherein the message contains information regarding the at least one of a benefit, a benefits package, and a benefits pricing, provided by the benefits provider; and

at least one of an output device for outputting the message, a display device for displaying the message, and a transmitter for transmitting the message to a communication device associated with the at least one of an employer, an employee, and an individual.

254. The apparatus of Claim 253, wherein the message is transmitted to the communication device in real-time.



255. The apparatus of Claim 253, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a television, an interactive television, a handheld computer, a palmtop computer, and a personal communication device.

256. The apparatus of Claim 253, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

257. The apparatus of Claim 253, wherein the apparatus is utilized on or over an intranet.

258. The apparatus of Claim 253, wherein the processing device processes information regarding at least one of a purchase of a healthcare insurance benefit and a change in a healthcare insurance coverage.

259. The apparatus of Claim 253, wherein the processing device processes information regarding at least one of a purchase of a disability insurance benefit and a change in a disability insurance coverage.

260. The apparatus of Claim 253, wherein the processing device processes information regarding at least one of a purchase of a life insurance benefit and a change in a life insurance coverage.

261. The apparatus of Claim 253, wherein the database stores information regarding an individual benefits account associated with at least one of the employee and the individual, wherein the individual benefits account is utilized to maintain a relationship with a benefits provider independently of an employment relationship.

262. The apparatus of Claim 253, wherein at least one of the employee and the individual utilizes the apparatus and at least one of a fund, money, and a credit, provided by the employer to purchase a benefit from a benefits provider.

263. The apparatus of Claim 253, wherein the apparatus is utilized with at least one of an intelligent agent, a software agent, and a mobile agent.

264. The apparatus of Claim 253, wherein the apparatus provides information regarding at least one of a change to a benefit, a change to a benefits account, an

activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits packages, and benefits information, and a making of a payment to at least one of a deferred income savings account and a pension account, to the communication device.

265. The apparatus of Claim 253, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

266. The apparatus of Claim 253, wherein the message contains at least one of a link and a hyperlink to at least one of the apparatus and a benefits provider computer.

267. The apparatus of Claim 253, wherein the apparatus is utilized with at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, in order to

file at least one of a medical claim form, a dental claim form, a health claim form, an insurance claim form, a financial transaction form, a financial claim form, at least one of a goods order form and a service order form, and a benefit request form.

268. The apparatus of Claim 253, wherein the apparatus is programmed for at least one of self-activation, self-operation, automatic activation, and automatic operation.

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269. The apparatus of Claim 253, wherein the apparatus is programmed to match a benefit provider with the at least one of a benefit requirement and a benefit need of the at least one of an employer, an employee, and an individual.

270. A method for providing employee benefits information, comprising:

storing information regarding at least one of a benefit, a benefits package, and a benefits pricing, provided by a benefits provider, and information regarding at least one of a benefits requirement and a need for

benefits associated with at least one of an employer, an employee, and an individual, wherein the information is stored in a database;

processing the information regarding the at least one of a benefit, a benefits package, and a benefits pricing, with the information regarding the at least one of a benefits requirement and a need for benefits, with a processing device;

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identifying a benefits provider for providing at least one of a benefit, benefits, and benefits information, for the at least one of a benefits requirement and a need for benefits, wherein the processing device is utilized to identify the benefits provider;

generating a message containing information regarding the benefits provider with the processing device, wherein the message contains information regarding the at least one of a benefit, a benefits package, and a benefits pricing, provided by the benefits provider; and

at least one of outputting the message, displaying the message, and transmitting the message to a communication

device associated with the at least one of an employer, an employee, and an individual.

271. An apparatus for providing employee benefits information, comprising:

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a database for storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information;

a processing device, wherein the processing device detects at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, wherein the processing device generates a message containing information regarding the at least one of a change to a benefit, a change to or activity regarding at

least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information; and

a transmitter for transmitting the message to a communication device associated with at least one of an employee and a benefits beneficiary.

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272. The apparatus of Claim 271, wherein the message is transmitted to the communication device in real-time.

273. The apparatus of Claim 271, wherein the communication device is at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a television, an interactive television, a handheld computer, a palmtop computer, and a personal communication device.

274. The apparatus of Claim 271, wherein the apparatus is utilized on or over at least one of the Internet and the World Wide Web.

275. The apparatus of Claim 271, wherein the apparatus is utilized on or over an intranet.

276. The apparatus of Claim 271, wherein the employee benefits information is updated in real-time.

277. The apparatus of Claim 271, wherein the processing device processes information regarding at least one of a purchase of a healthcare insurance benefit, a change in healthcare insurance coverage, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a purchase of a life insurance benefit, and a change in a life insurance coverage.

278. The apparatus of Claim 271, wherein the apparatus is utilized to at least one of allocate pension funds among various vehicles or options, change an employee pension plan contribution on-line, file a pension benefits claim, and determine a status of a pending pension benefits claim.



279. The apparatus of Claim 271, wherein the apparatus is utilized to at least one of allocate retirement funds among various investment vehicles or options and change a contribution to a retirement account.

280. The apparatus of Claim 271, wherein the database stores information regarding an individual benefits account, wherein the individual benefits account is utilized to maintain a relationship with a benefits provider independently of an employment relationship.

281. The apparatus of Claim 271, wherein the apparatus is utilized with at least one of an intelligent agent, a software agent, and a mobile agent.

282. The apparatus of Claim 271, wherein the message is contained in at least one of an electronic mail transmission, an electronic transmission, a facsimile transmission, a telephone call, a telephone message, a voice message, a pager message, and a beeper message.

283. The apparatus of Claim 271, wherein the message contains at least one of a link and a hyperlink to at least one of the apparatus and a benefits provider computer.

284. The apparatus of Claim 271, wherein the apparatus is programmed for at least one of self-activation, self-operation, automatic activation, and automatic operation.

285. A method for providing employee benefits information, comprising:

storing employee benefits information, wherein the employee benefits information includes at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, wherein the employee benefits information is stored in a memory device;

detecting at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits

information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information, wherein the change is detected by a processing device;

generating a message containing information regarding the at least one of a change to a benefit, a change to or activity regarding at least one of a benefits account, an offering of a benefit, a posting of an offer to sell a benefit or a benefits package, a posting of benefits information, and a posting of at least one of a need, a request, and a requirement, to buy or to obtain at least one of a benefit, a benefits package, and benefits information; and

transmitting the message to a communication device associated with at least one of an employee and a benefits beneficiary.

286. An apparatus for providing employee benefits information, comprising:

a receiver for receiving at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit, wherein the employee benefit is at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, a retirement benefit, a vacation time benefit, a sick time benefit, a personal time benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit;

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a processing device, wherein the processing device is capable of processing information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing information regarding at least one of pension benefits information and retirement benefits information, wherein the processing device processes information regarding the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit, wherein the processing device generates a message containing a response to the at least one of a submission of

a claim for an employee benefit and a request for a status of  
a claim for an employee benefit; and

a transmitter for transmitting the message to a  
communication device associated with at least one of an  
employee, a benefits beneficiary, an employer, and a benefits  
administrator.

287. The apparatus of Claim 286, wherein the  
processing device provides the employee benefit in response  
to the claim for an employee benefit.

288. The apparatus of Claim 286, wherein the  
apparatus is at least one of a network computer, a server  
computer, and an Internet server computer, and further  
wherein the communication device is at least one of a  
personal computer, a desktop computer, a laptop computer, a  
personal digital assistant, a telephone, a television, an  
interactive television, a handheld computer, and a palmtop  
computer.

289. The apparatus of Claim 286, wherein the  
apparatus is utilized on or over at least one of the  
Internet, the World Wide Web, and an intranet.

290. The apparatus of Claim 286, wherein the apparatus is utilized to at least one of make a purchase or place an order in connection with at least one of an employee discount program and a buying service, at least one of register for a class or course, make a request for a tuition reimbursement, file an expense account, access a credit union account balance or a bank account balance, authorize or terminate a payroll deduction, order checks, make a payment, stop a payment, apply for a loan or a mortgage, purchase a certificate of deposit or a bond, place an order with at least one of a goods provider and a services provider, register with at least one of a goods provider and a services provider, subscribe to at least one of a goods provider and a services provider, and check a status of a pending order.

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291. The apparatus of Claim 286, wherein the processing device processes information regarding at least one of a selection of a primary care provider, a request for a referral authorization for a specialist, a healthcare insurance claim submission, and a status of a pending healthcare insurance claim.

292. The apparatus of Claim 286, wherein the processing device processes information regarding at least one of a purchase of a healthcare insurance benefit, a change in a healthcare insurance coverage, a purchase of a disability insurance benefit, a change in a disability insurance coverage, a purchase of a life insurance benefit, and a change in a life insurance coverage.

293. The apparatus of Claim 286, wherein the apparatus is utilized to at least one of provide financial advice, provide information regarding a benefit offered by a credit union or a banking service provider, provide information regarding a special rate loan offered to employees, apply for a mortgage, purchase at least one of a stock, a bond, a mutual fund, a savings bond, provide a forecast for a savings account, provide information regarding a company stock purchase made through a company-sponsored plan, provide information regarding a savings bond purchasing plan, allocate pension funds among various vehicles or options, change an employee pension plan contribution on-line, file a pension benefits claim, determine a status of a pending pension benefits claim, allocate retirement funds among various investment vehicles or options, and change a

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contribution to a retirement account, via the communication device.

294. The apparatus of Claim 286, wherein the apparatus further comprises:

a database for storing information regarding an individual benefits account, wherein the individual benefits account is utilized to at least one of maintain a relationship with a benefits provider and retain an employee benefit with a benefits provider independently of an employment relationship.

295. The apparatus of Claim 286, wherein the communication device transmits at least one of an electronic mail transmission, a facsimile transmission, an electronic form submission, and an electronic form transmission, to at least one of the apparatus and a benefits provider computer.

296. The apparatus of Claim 286, wherein the employee utilizes the apparatus and at least one of a fund, money, and a credit, provided by an employer to purchase a benefit from a benefits provider.



297. The apparatus of Claim 294, wherein the employee utilizes the apparatus and at least one of a fund, money, and a credit, provided by an employer to purchase a benefit from a benefits provider, wherein the purchased benefit is included in the individual benefits account.

298. The apparatus of Claim 286, wherein at least one of the apparatus and a benefits provider computer transmits at least one of a benefits request form, a benefits information request form, a claim submission form, and a claim status form, to the communication device.

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299. The apparatus of Claim 286, wherein the apparatus provides information regarding at least one of a change to a benefit, a change to a benefits account, an activity regarding a benefits account, an offering of a benefit, a posting of an offer to sell a benefit, an advertisement for a benefit, a posting of benefits information, a posting of at least one of a need, a request, and a requirement, to obtain at least one of a benefit, a benefits package, and benefits information, and a making of a payment to at least one of a deferred income savings account and a pension account, to the communication device.

300. The apparatus of Claim 286, wherein the apparatus is utilized with at least one of an electronic power of attorney form, an electronic authorization, an electronic signature, and a digital signature, in order to file at least one of a medical claim form, a dental claim form, a health claim form, an insurance claim form, a financial transaction form, a financial claim form, at least one of a goods order form and a service order form, and a benefit request form.

301. The apparatus of Claim 286, wherein the message is transmitted to the communication device in real-time.

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302. The apparatus of Claim 286, wherein the apparatus at least one of communicates with and is linked to at least one of an employer computer, a health insurance provider computer, a disability insurance provider computer, a life insurance provider computer, a credit union or banking services provider computer, a pension benefits provider computer, a retirement benefits provider computer, and an employee discount provider computer.

303. The apparatus of Claim 286, wherein the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit is transmitted to the apparatus from at least one of the communication device and at least one of a personal computer, a desktop computer, a laptop computer, a personal digital assistant, a telephone, a handheld computer, a palmtop computer, a personal communication device, a television, an interactive television, and a kiosk.

304. A method for providing employee benefits information, comprising:

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receiving at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit with a receiver, wherein the employee benefit is at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a pension benefit, a retirement benefit, a vacation time benefit, a sick time benefit, a personal time benefit, an educational assistance benefit, a tuition reimbursement benefit, a credit union benefit, an employee discount program benefit, a buying service benefit, and a stock option benefit;

processing information regarding the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit, wherein the information regarding the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit is processed by a processing device, wherein the processing device is capable of processing information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and further wherein the processing device is capable of processing information regarding at least one of pension benefits information and retirement benefits information;

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generating a message containing a response to the at least one of a submission of a claim for an employee benefit and a request for a status of a claim for an employee benefit; and

transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator. --